

<b>UNITED STATES BANKRUPTCY COURT</b> <b>District of Oregon</b>	U.S. BANKRUPTCY COURT DISTRICT OF OREGON <b>FILED</b>  August 18, 2010  Clerk, U.S. Bankruptcy Court  BY <b>cbb</b> DEPUTY
<b>Notice of</b> <b>Chapter 13 Bankruptcy Case, Meeting of Creditors,</b> <b>Deadlines, and <i>Proposed Case Dismissal</i></b>	
A Chapter 13 bankruptcy case concerning the debtor(s) named below was <b>FILED ON 8/17/10</b> . You may be a creditor of the debtor. <b>This notice lists important deadlines.</b> You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office.	
<b>SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS</b>	
Debtor(s) (name(s) and address):  <b>Danielle Parcel</b>  550 NW 19th Ave., Apt. 509 Portland, OR 97209	Case Number: <b>10-37853-rld13</b>  Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN: xxx-xx-2548  Debtor(s) Attorney: NICHOLAS J HENDERSON 117 SW Taylor St #200 Portland, OR 97204 Telephone No.: (503) 417-0508  Trustee: Wayne Godare 1300 SW 5th #1700 Portland, OR 97201 Telephone No.: (503) 972-6300
<b>Meeting of Creditors</b>	
<b>10/5/10 at 10:30 AM in CHAPTER 12/13 OFFICE, 1300 SW 5th Ave Fl 17, Portland, OR 97201</b> (Note: NOT at Multnomah County Courthouse!)	
<b>Deadlines – Documents must be <i>received</i> by the bankruptcy clerk's office by the following deadlines:</b>	
<b>Deadline to File a Proof of Claim: (Note: Use form <i>ENCLOSED with this Notice!!</i>)</b> <b>1/3/11</b> for all creditors, except for governmental units who must file within 180 days after the date relief ordered.	
<b>Deadline to File a Complaint to Determine Dischargeability of Certain Debts:</b> 60 days after the <i>first</i> date set for the Meeting of Creditors.	
<b>Deadline to Object to Exemptions:</b> 30 days after the <i>conclusion</i> of the Meeting of Creditors.	
<b>Filing of Plan, <i>HEARING ON CONFIRMATION OF PLAN</i></b>	
<b>11/10/10 at 09:00 AM</b> in US Bankruptcy Court, Courtroom #3, 1001 SW 5th Ave, 7th Floor, Portland, OR 97204. A Summary of the debtor's plan is either enclosed or will be separately mailed upon filing. Testimony will NOT be received.	
<b>Creditors May Not Take Certain Actions</b>	
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.	
<b>Notice of Proposed Dismissal of Case</b>	
<b>YOU ARE NOTIFIED</b> this case may be dismissed without further notice if either: (1) all plan payments are not current, or (2) the debtor(s) fail to complete the Meeting of Creditors set above, or timely file any documents and/or make fee payments as ordered by the court, unless within 21 days of the above "FILED" date either the debtor or trustee files a written objection to dismissal, setting forth specific grounds, with the Clerk of Court and sends a copy to the nonfiling party (i.e., debtor or trustee).	
<b>Creditor with a Foreign Address</b>	
Please read the information under "Claims" on reverse.	

**EXPLANATIONS**

<b>Filing of Chapter 13 Bankruptcy Case</b>	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this Court by the debtor(s) named on the front side, and an order for relief has been entered. Chapter 13 allows a debtor, with regular income and debts below a specified amount, to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.
<b>Objections to Confirmation</b>	Any creditor objecting to any provision of the debtor's plan, whose objections were not resolved at the Meeting of Creditors, must personally appear at the confirmation hearing (see reverse side for date, time and location) and present such objections or file detailed written objections with the court at least 3 business days before such hearing. Filing a proof of claim rejecting the plan, or motion for relief from the automatic stay, will not be considered an objection to the confirmation.
<b>Creditors May Not Take Certain Actions</b>	Prohibited collection actions are listed in Bankruptcy Code §362 and §1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
<b>Meeting of Creditors</b>	The Meeting of Creditors is scheduled for the date, time and location listed on the front side. The <b>DEBTOR</b> (both husband and wife in a joint case) <i>must be present at the meeting to be questioned under oath by the trustee and by creditors</i> <b>OR THIS CASE MAY BE DISMISSED!</b> <u><b>Important Notes:</b></u> (1) This meeting is <b>NOT</b> held at the court; and (2) Debtor must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). <b>Original photo IDs and other documents are required.</b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
<b>Claims</b>	A Proof of Claim is a signed statement describing a creditor's claim. <b>PLEASE USE THE CLAIM FORM ON THE NEXT PAGE!!</b> A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor. If you believe a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
<b>Exempt Property</b>	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive that objection by the "Deadline to Object to Exemptions" listed on the front side.
<b>Bankruptcy Court Clerk's Office (Document Filing, and Copies)</b>	Any PAPER document that you file in this bankruptcy case must be filed at: U.S. Bankruptcy Court      Phone: 503-326-1500      Office Hours: 9:00AM-4:30PM 1001 SW 5th Ave #700 Portland, OR 97204 <i>(Important Note: The Meeting of Creditors is <b>NOT</b> held at this address!)</i>  You may inspect all filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. A deputy clerk will make copies of paper documents for 50¢ a page (e.g., Schedules average \$10). If the document is available as an electronic image, then you may make copies for 10¢ per page using a public access terminal at either court office. Written requests for copies of court documents must include a self addressed and stamped 9" x 12" envelope, a \$26 search fee and the appropriate copy fee.
<b>Internet Access, Information and Legal Advice</b>	Court, and most case information, may also be accessed via the court's website at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a> . For account numbers, etc. contact the debtor's attorney. Contact your OWN attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice!
<b>Creditor with a Foreign Address</b>	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	